



Residential Mortgage Pandbrieven Programme

Reporting Date

Reporting Date

1/06/2022

Portfolio Cut-off Date

31/05/2022

Contact Details

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Remark

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Residential Mortgage Pandbrieven Programme

Covered Bond Series

Outstanding Series

ISIN	Issue Date	Maturity Date	Remaining Average Life *	Extended Maturity Date	Coupon Type	Coupon	Next Interest Payment Date	Day Count	Currency	Amount
BE6326767397	11/02/2021	11/02/2031	8.71	11/02/2032	Fixed	0.010%	11/02/2023	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	19.37	8/10/2042	Fixed	0.500%	8/10/2022	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	6.76	3/03/2030	Fixed	0.750%	3/03/2023	ACT/ACT	EUR	€500,000,000

Totals

Total Outstanding (in EUR):	€1,500,000,000
Current Weighted Average Fixed Coupon:	0.420%
Weighted Remaining Average Life *:	11.61

* At Reporting Date until Maturity Date



Residential Mortgage Pandbrieven Programme

Ratings

1. Argenta Spaarbank Senior Unsecured Ratings

Rating Agency	Long Term Rating	Outlook	Short Term Rating
Standard and Poor's	A-	Stable	A-2

2. Argenta Spaarbank Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
Standard and Poor's	AAA	Stable



Residential Mortgage Pandbrieven Programme

Test Summary

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	€1,500,000,000	(I)
Nominal Balance Residential Mortgage Loans	€1,850,529,021	(II)
Nominal Balance Public Finance Exposures	€7,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	23.84%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€1,733,047,745	(V)
Ratio Value of Residential Mortgage Loans / Mortgage Pandbrieven Issued $(V) / (I)$	115.54%	
>>> Cover Test Royal Decree Art 5 § 1 (>85%)	PASS	
>>> Issuer Covenant Propsectus (>105%)	PASS	

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	€7,000,689	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[(V) + (VI) + (VII)] / (I)$	116.00%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€268,120,522	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€267,784,522	
Total Interest Proceeds Public Finance Exposures	€336,000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€1,857,529,021	(IX)
Total Principal Proceeds Residential Mortgage Loans	€1,850,529,021	
Total Principal Proceeds Public Finance Exposures	€7,000,000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€76,700,000	(X)
Costs, Fees and expenses Covered Bonds	€84,206,511	(XI)
Principal Requirement Covered Bonds	€1,500,000,000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€464,743,031	
>>> Cover Test Royal Decree Art 5 § 3	PASS	

Test Summary

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€61,912,156	(XIII)
Cumulative Cash Outflow Next 180 Days	€4,282,237	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€57,629,919	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€6,819,602	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€2,500,000	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€4,319,602	



Residential Mortgage Pandbrieven Programme

Cover Pool Summary

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	€1,850,529,021
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	12,640
Number of Loans	20,071
Average Outstanding Balance per Borrower	€146,403
Average Outstanding Balance per Loan	€92,199
Weighted Average Original Loan to Initial Value	76.66%
Weighted Average Current Loan to Current Value	59.14%
Weighted Average Seasoning (in months)	39.81
Weighted Average Remaining Maturity (in months, at 0% CPR)	219.49
Weighted Average Initial Maturity (in months, at 0% CPR)	258.57
Weighted Remaining Average Life (in months, at 0% CPR)	116.61
Weighted Remaining Average Life (in months, at 2% CPR)	102.37
Weighted Remaining Average Life (in months, at 5% CPR)	85.30
Weighted Remaining Average Life (in months, at 10% CPR)	64.98
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	99.64
Percentage of Fixed Rate Loans	34.00%
Percentage of Resettable Rate Loans	66.00%
Weighted Average Interest Rate	1.60%
Weighted Average Interest Rate Fixed Rate Loans	1.61%
Weighted average interest rate Resettable Rate Loans	1.59%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€10,254,313
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Residential Mortgage Pandbrieven Programme

Cover Pool Summary

3. Public Sector Exposure (Liquid Bond Positions)

ISIN	Issuer Name	Issue Date	Maturity Date	Coupon Type	Coupon	ECB Haircut	Standard & Poor's Rating	Fitch Rating	Moody's Rating	Currency	Nominal Amount	Dirty market value (LA)	Accounting Value
BE0000341504	BELGIUM GOVERNMENT	24/01/2017	22/06/2027	Fixed	0.800%	1.60%	NR	AA-	NR	EUR	€7,000,000	€6,930,490	€7,000,689

4. Derivatives

None

Stratification Tables

1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	604,114,638 €	32.65%	6,344	31.61%
Brabant Wallon	32,406,910 €	1.75%	286	1.42%
Brussels	79,355,547 €	4.29%	741	3.69%
Hainaut	61,911,829 €	3.35%	694	3.46%
Liège	46,637,103 €	2.52%	576	2.87%
Limburg	208,468,436 €	11.27%	2,492	12.42%
Luxembourg	3,827,511 €	0.21%	56	0.28%
Namur	17,124,961 €	0.93%	197	0.98%
Oost-Vlaanderen	330,769,512 €	17.87%	3,536	17.62%
Vlaams-Brabant	278,578,861 €	15.05%	2,864	14.27%
West-Vlaanderen	187,333,712 €	10.12%	2,285	11.38%
Grand Total	1,850,529,021 €	100.00%	20,071	100.00%

2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€238,348,718	12.88%	1,842	9.18%
12 - 24	€544,391,803	29.42%	4,489	22.37%
24 - 36	€334,202,096	18.06%	3,122	15.55%
36 - 48	€103,576,177	5.60%	1,026	5.11%
48 - 60	€108,378,515	5.86%	1,091	5.44%
60 - 72	€207,612,087	11.22%	2,940	14.65%
72 - 84	€143,823,532	7.77%	2,346	11.69%
84 - 96	€75,238,327	4.07%	1,453	7.24%
96 - 108	€70,463,510	3.81%	1,237	6.16%
108 - 120	€24,494,255	1.32%	525	2.62%
120 - 132	€0	0.00%	0	0.00%
132 - 144	€0	0.00%	0	0.00%
144 - 156	€0	0.00%	0	0.00%
156 - 168	€0	0.00%	0	0.00%
168 - 180	€0	0.00%	0	0.00%
180 - 192	€0	0.00%	0	0.00%
192 - 204	€0	0.00%	0	0.00%
204 - 216	€0	0.00%	0	0.00%
216 - 228	€0	0.00%	0	0.00%
228 - 240	€0	0.00%	0	0.00%
>240	€0	0.00%	0	0.00%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%

3. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€429,846	0.02%	128	0.64%
12 - 24	€1,658,638	0.09%	205	1.02%
24 - 36	€3,780,118	0.20%	320	1.59%
36 - 48	€7,384,917	0.40%	424	2.11%
48 - 60	€10,213,092	0.55%	449	2.24%
60 - 72	€10,506,597	0.57%	374	1.86%
72 - 84	€16,381,804	0.89%	503	2.51%
84 - 96	€28,654,410	1.55%	718	3.58%
96 - 108	€34,342,846	1.86%	733	3.65%
108 - 120	€34,381,453	1.86%	675	3.36%
120 - 132	€24,651,716	1.33%	472	2.35%
132 - 144	€44,307,491	2.39%	734	3.66%
144 - 156	€59,764,432	3.23%	918	4.57%
156 - 168	€86,011,564	4.65%	1,128	5.62%
168 - 180	€87,753,219	4.74%	1,136	5.66%
180 - 192	€61,258,381	3.31%	667	3.32%
192 - 204	€87,407,613	4.72%	953	4.75%
204 - 216	€143,989,157	7.78%	1,414	7.04%
216 - 228	€179,240,926	9.69%	1,553	7.74%
228 - 240	€163,065,748	8.81%	1,437	7.16%
240 - 252	€83,400,124	4.51%	662	3.30%
252 - 264	€106,320,209	5.75%	808	4.03%
264 - 276	€171,557,724	9.27%	1,186	5.91%
276 - 288	€264,583,061	14.30%	1,663	8.29%
288 - 300	€139,483,933	7.54%	811	4.04%
300 - 312	€0	0.00%	0	0.00%
312 - 324	€0	0.00%	0	0.00%
324 - 336	€0	0.00%	0	0.00%
>360	€0	0.00%	0	0.00%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%

4. Initial Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€0	0.00%	0	0.00%
12 - 24	€0	0.00%	0	0.00%
24 - 36	€0	0.00%	0	0.00%
36 - 48	€0	0.00%	0	0.00%
48 - 60	€1,021,083	0.06%	108	0.54%
60 - 72	€564,995	0.03%	35	0.17%
72 - 84	€1,462,026	0.08%	100	0.50%
84 - 96	€1,620,477	0.09%	76	0.38%
96 - 108	€1,985,913	0.11%	75	0.37%
108 - 120	€57,677,245	3.12%	2,086	10.39%
120 - 132	€5,505,385	0.30%	149	0.74%
132 - 144	€14,793,935	0.80%	321	1.60%
144 - 156	€16,803,808	0.91%	318	1.58%
156 - 168	€14,782,654	0.80%	263	1.31%
168 - 180	€141,613,548	7.65%	2,405	11.98%
180 - 192	€20,370,302	1.10%	292	1.45%
192 - 204	€33,355,233	1.80%	462	2.30%
204 - 216	€69,338,218	3.75%	798	3.98%
216 - 228	€23,244,614	1.26%	294	1.46%
228 - 240	€462,236,309	24.98%	4,824	24.03%
240 - 252	€16,465,447	0.89%	159	0.79%
252 - 264	€35,516,097	1.92%	342	1.70%
264 - 276	€38,280,573	2.07%	366	1.82%
276 - 288	€23,173,890	1.25%	222	1.11%
288 - 300	€772,664,823	41.75%	5,454	27.17%
300 - 312	€21,657,109	1.17%	170	0.85%
312 - 324	€15,732,173	0.85%	112	0.56%
324 - 336	€2,916,918	0.16%	33	0.16%
336 - 348	€1,075,606	0.06%	13	0.06%
348 - 360	€56,670,637	3.06%	594	2.96%
>360	€0	0.00%	0	0.00%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%



Residential Mortgage Pandbrieven Programme

5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€69,663,538	3.76%	1,361	6.78%
2014	€74,056,014	4.00%	1,316	6.56%
2015	€115,215,226	6.23%	2,051	10.22%
2016	€209,721,390	11.33%	3,081	15.35%
2017	€101,956,449	5.51%	1,232	6.14%
2018	€118,547,503	6.41%	1,142	5.69%
2019	€307,926,119	16.64%	2,843	14.16%
2020	€390,309,943	21.09%	3,313	16.51%
2021	€431,351,308	23.31%	3,531	17.59%
2022	€31,781,530	1.72%	201	1.00%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%

6. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€229,882,535	12.42%	4,161	32.92%
100k - 200k	€783,348,474	42.33%	5,284	41.80%
200k - 300k	€624,903,397	33.77%	2,584	20.44%
300k - 400k	€181,004,703	9.78%	542	4.29%
>400k	€31,389,913	1.70%	69	0.55%
Grand Total	€1,850,529,021	100.00%	12,640	100.00%

7. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€136,615	0.01%	2	0.01%
0.5% - 1%	€163,992,308	8.86%	1,538	7.66%
1% - 1.5%	€628,920,786	33.99%	6,886	34.31%
1.5% - 2%	€749,870,377	40.52%	8,379	41.75%
2% - 2.5%	€276,745,210	14.95%	2,823	14.07%
2.5% - 3%	€27,178,919	1.47%	342	1.70%
3% - 3.5%	€2,101,393	0.11%	53	0.26%
3.5% - 4%	€1,217,246	0.07%	33	0.16%
4% - 4.5%	€366,168	0.02%	15	0.07%
4.5% - 5%	€0	0.00%	0	0.00%
5% - 5.5%	€0	0.00%	0	0.00%
5.5% - 6%	€0	0.00%	0	0.00%
6% - 6.5%	€0	0.00%	0	0.00%
6.5% - 7%	€0	0.00%	0	0.00%
>7%	€0	0.00%	0	0.00%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%

8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€629,240,696	34.00%	7,700	38.36%
Fixed with Resets	€1,221,288,325	66.00%	12,371	61.64%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%



Residential Mortgage Pandbrieven Programme

9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2022	€82,220,078	4.44%	1,402	6.99%
2023	€78,479,477	4.24%	1,291	6.43%
2024	€48,602,698	2.63%	810	4.04%
2025	€45,414,859	2.45%	802	4.00%
2026	€39,127,576	2.11%	652	3.25%
2027	€12,150,323	0.66%	171	0.85%
2028	€17,873,485	0.97%	213	1.06%
2029	€13,908,265	0.75%	173	0.86%
2030	€28,406,842	1.54%	397	1.98%
2031	€39,415,865	2.13%	533	2.66%
2032	€5,145,918	0.28%	68	0.34%
2033	€8,596,792	0.46%	78	0.39%
2034	€26,916,346	1.45%	275	1.37%
2035	€83,550,592	4.51%	800	3.99%
2036	€84,570,765	4.57%	812	4.05%
2037	€21,966,335	1.19%	165	0.82%
2038	€41,140,418	2.22%	277	1.38%
2039	€109,322,911	5.91%	721	3.59%
2040	€179,420,763	9.70%	1,138	5.67%
2041	€219,010,958	11.84%	1,375	6.85%
2042	€24,012,738	1.30%	138	0.69%
2043	€4,946,988	0.27%	35	0.17%
2044	€7,087,333	0.38%	45	0.22%
Fixed	€629,240,696	34.00%	7,700	38.36%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%

10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€1,850,529,021	100.00%	20,071	100.00%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%

11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€1,842,309,314	99.56%	19,905	99.17%
Linear	€8,219,707	0.44%	166	0.83%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%

12. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€2,015,000	0.11%	137	0.68%
10 - 20%	€14,710,481	0.79%	634	3.16%
20 - 30%	€33,511,033	1.81%	871	4.34%
30 - 40%	€60,084,536	3.25%	1,174	5.85%
40 - 50%	€110,563,130	5.97%	1,700	8.47%
50 - 60%	€151,813,754	8.20%	2,078	10.35%
60 - 70%	€238,147,857	12.87%	2,825	14.08%
70 - 80%	€398,137,474	21.51%	3,919	19.53%
80 - 90%	€323,675,761	17.49%	2,664	13.27%
90 - 100%	€458,526,070	24.78%	3,481	17.34%
100 - 110%	€41,178,073	2.23%	394	1.96%
110 - 120%	€18,165,851	0.98%	194	0.97%
>120%	€0	0.00%	0	0.00%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%

13. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€22,088,053	1.19%	1,249	6.22%
10 - 20%	€60,584,577	3.27%	1,597	7.96%
20 - 30%	€111,055,792	6.00%	2,052	10.22%
30 - 40%	€171,194,777	9.25%	2,533	12.62%
40 - 50%	€252,701,383	13.66%	3,013	15.01%
50 - 60%	€288,115,204	15.57%	2,941	14.65%
60 - 70%	€321,260,520	17.36%	2,672	13.31%
70 - 80%	€285,919,186	15.45%	1,996	9.94%
80 - 90%	€218,286,457	11.80%	1,325	6.60%
90 - 100%	€118,579,201	6.41%	688	3.43%
100 - 110%	€743,871	0.04%	5	0.02%
110 - 120%	€0	0.00%	0	0.00%
>120%	€0	0.00%	0	0.00%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€2,068,255	0.11%	244	1.22%
20 - 40%	€17,383,434	0.94%	768	3.83%
40 - 60%	€78,525,890	4.24%	1,900	9.47%
60 - 80%	€435,836,043	23.55%	5,525	27.53%
80 - 100%	€487,372,416	26.34%	4,687	23.35%
100 - 120%	€47,400,953	2.56%	833	4.15%
120 - 140%	€80,230,931	4.34%	1,178	5.87%
140 - 160%	€130,480,346	7.05%	1,274	6.35%
160 - 180%	€365,806,359	19.77%	2,383	11.87%
180 - 200%	€22,253,172	1.20%	174	0.87%
200 - 300%	€67,582,884	3.65%	497	2.48%
300 - 400%	€113,590,382	6.14%	598	2.98%
400 - 500%	€641,396	0.03%	3	0.01%
>500%	€1,356,559	0.07%	7	0.03%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%

15. Distribution of Average Life to Final Maturity (in months, at 0% CPR)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€1,890,806	0.10%	311	1.55%
12 - 24	€10,499,391	0.57%	724	3.61%
24 - 36	€19,704,470	1.06%	793	3.95%
36 - 48	€41,316,814	2.23%	1,162	5.79%
48 - 60	€67,011,764	3.62%	1,400	6.98%
60 - 72	€53,268,332	2.88%	952	4.74%
72 - 84	€117,603,234	6.36%	1,748	8.71%
84 - 96	€150,223,029	8.12%	1,935	9.64%
96 - 108	€142,941,595	7.72%	1,514	7.54%
108 - 120	€319,803,436	17.28%	2,934	14.62%
120 - 132	€200,287,710	10.82%	1,775	8.84%
132 - 144	€218,412,301	11.80%	1,521	7.58%
144 - 156	€433,147,164	23.41%	2,834	14.12%
156 - 168	€74,418,974	4.02%	468	2.33%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%

16. Distribution of Average Life To Interest Reset Date (in months, at 0% CPR)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€134,137,070	7.25%	2,494	12.43%
12 - 24	€56,964,173	3.08%	1,330	6.63%
24 - 36	€77,920,510	4.21%	1,615	8.05%
36 - 48	€60,708,710	3.28%	1,147	5.71%
48 - 60	€56,648,396	3.06%	987	4.92%
60 - 72	€65,658,617	3.55%	935	4.66%
72 - 84	€87,121,757	4.71%	1,115	5.56%
84 - 96	€124,576,052	6.73%	1,528	7.61%
96 - 108	€177,525,643	9.59%	1,673	8.34%
108 - 120	€231,506,767	12.51%	2,066	10.29%
120 - 132	€185,080,836	10.00%	1,490	7.42%
132 - 144	€363,589,566	19.65%	2,296	11.44%
144 - 156	€225,128,789	12.17%	1,374	6.85%
156 - 168	€3,962,134	0.21%	21	0.10%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%



Residential Mortgage Pandbrieven Programme

Cover Pool Performance

1. Delinquencies (at cut-off date)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Performing	€1,850,529,021	100.00%	20,071	100.00%
Grand Total	€1,850,529,021	100.00%	20,071	100.00%



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1	06/2022	€1,500,000,000	€1,841,964,392	€1,838,865,945	€1,834,107,827	€1,825,862,656
2	07/2022	€1,500,000,000	€1,833,395,381	€1,827,232,504	€1,817,788,705	€1,801,481,823
3	08/2022	€1,500,000,000	€1,824,818,492	€1,815,625,159	€1,801,567,649	€1,777,380,048
4	09/2022	€1,500,000,000	€1,816,235,693	€1,804,045,824	€1,785,446,089	€1,753,556,281
5	10/2022	€1,500,000,000	€1,807,647,457	€1,792,494,917	€1,769,423,958	€1,730,008,008
6	11/2022	€1,500,000,000	€1,799,053,708	€1,780,972,308	€1,753,500,651	€1,706,732,206
7	12/2022	€1,500,000,000	€1,790,456,328	€1,769,479,802	€1,737,677,464	€1,683,727,723
8	01/2023	€1,500,000,000	€1,781,855,879	€1,758,017,895	€1,721,954,393	€1,660,992,153
9	02/2023	€1,500,000,000	€1,773,257,193	€1,746,591,278	€1,706,335,531	€1,638,527,039
10	03/2023	€1,500,000,000	€1,764,660,919	€1,735,200,499	€1,690,820,892	€1,616,329,969
11	04/2023	€1,500,000,000	€1,756,063,945	€1,723,842,415	€1,675,406,892	€1,594,395,132
12	05/2023	€1,500,000,000	€1,747,463,971	€1,712,514,692	€1,660,090,772	€1,572,717,574
13	06/2023	€1,500,000,000	€1,738,868,064	€1,701,224,179	€1,644,878,675	€1,551,300,800
14	07/2023	€1,500,000,000	€1,730,271,471	€1,689,966,136	€1,629,765,499	€1,530,137,674
15	08/2023	€1,500,000,000	€1,721,676,590	€1,678,742,823	€1,614,752,929	€1,509,227,504
16	09/2023	€1,500,000,000	€1,713,081,756	€1,667,552,532	€1,599,838,819	€1,488,566,025
17	10/2023	€1,500,000,000	€1,704,490,670	€1,656,398,781	€1,585,026,044	€1,468,153,676
18	11/2023	€1,500,000,000	€1,695,904,220	€1,645,282,334	€1,570,314,818	€1,447,988,408
19	12/2023	€1,500,000,000	€1,687,315,967	€1,634,196,851	€1,555,698,589	€1,428,061,978
20	01/2024	€1,500,000,000	€1,678,728,050	€1,623,144,333	€1,541,178,786	€1,408,373,558
21	02/2024	€1,500,000,000	€1,670,135,633	€1,612,120,032	€1,526,750,431	€1,388,916,488
22	03/2024	€1,500,000,000	€1,661,540,535	€1,601,125,642	€1,512,414,679	€1,369,689,757
23	04/2024	€1,500,000,000	€1,652,943,720	€1,590,162,027	€1,498,171,888	€1,350,691,634
24	05/2024	€1,500,000,000	€1,644,344,210	€1,579,228,180	€1,484,020,650	€1,331,918,810
25	06/2024	€1,500,000,000	€1,635,743,317	€1,568,325,289	€1,469,961,631	€1,313,369,871
26	07/2024	€1,500,000,000	€1,627,137,097	€1,557,449,513	€1,455,990,780	€1,295,039,208
27	08/2024	€1,500,000,000	€1,618,525,737	€1,546,600,977	€1,442,107,786	€1,276,924,607
28	09/2024	€1,500,000,000	€1,609,909,555	€1,535,779,931	€1,428,312,457	€1,259,023,975
29	10/2024	€1,500,000,000	€1,601,293,069	€1,524,990,624	€1,414,608,305	€1,241,338,490
30	11/2024	€1,500,000,000	€1,592,670,883	€1,514,227,850	€1,400,990,059	€1,223,861,615
31	12/2024	€1,500,000,000	€1,584,053,826	€1,503,501,839	€1,387,466,742	€1,206,599,342
32	01/2025	€1,500,000,000	€1,575,465,333	€1,492,834,694	€1,374,058,212	€1,189,566,914
33	02/2025	€1,500,000,000	€1,566,874,805	€1,482,197,258	€1,360,737,056	€1,172,738,541
34	03/2025	€1,500,000,000	€1,558,278,221	€1,471,585,665	€1,347,499,303	€1,156,108,988
35	04/2025	€1,500,000,000	€1,549,685,511	€1,461,009,231	€1,334,353,056	€1,139,683,406
36	05/2025	€1,500,000,000	€1,541,090,485	€1,450,462,036	€1,321,292,454	€1,123,454,963
37	06/2025	€1,500,000,000	€1,532,498,388	€1,439,948,942	€1,308,321,493	€1,107,425,273
38	07/2025	€1,500,000,000	€1,523,913,667	€1,429,474,032	€1,295,443,414	€1,091,595,267
39	08/2025	€1,500,000,000	€1,515,332,932	€1,419,034,021	€1,282,654,765	€1,075,960,225
40	09/2025	€1,500,000,000	€1,506,763,045	€1,408,635,230	€1,269,960,787	€1,060,522,756
41	10/2025	€1,500,000,000	€1,498,196,682	€1,398,270,696	€1,257,354,717	€1,045,275,420
42	11/2025	€1,500,000,000	€1,489,635,155	€1,387,941,552	€1,244,837,124	€1,030,216,962
43	12/2025	€1,500,000,000	€1,481,084,455	€1,377,653,273	€1,232,412,447	€1,015,349,321
44	01/2026	€1,500,000,000	€1,472,543,057	€1,367,404,317	€1,220,078,821	€1,000,669,210
45	02/2026	€1,500,000,000	€1,464,001,967	€1,357,186,228	€1,207,828,241	€986,168,373
46	03/2026	€1,500,000,000	€1,455,459,453	€1,346,997,329	€1,195,658,800	€971,843,641
47	04/2026	€1,500,000,000	€1,446,917,189	€1,336,839,099	€1,183,571,403	€957,694,157
48	05/2026	€1,500,000,000	€1,438,382,794	€1,326,718,491	€1,171,571,776	€943,722,951
49	06/2026	€1,500,000,000	€1,429,856,913	€1,316,635,989	€1,159,659,885	€929,928,361
50	07/2026	€1,500,000,000	€1,421,342,496	€1,306,594,191	€1,147,837,554	€916,310,219

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	08/2026	€1,500,000,000	€1,412,835,760	€1,296,589,500	€1,136,101,154	€902,864,015
52	09/2026	€1,500,000,000	€1,404,340,015	€1,286,624,840	€1,124,452,791	€889,589,834
53	10/2026	€1,500,000,000	€1,395,849,125	€1,276,694,477	€1,112,886,999	€876,481,786
54	11/2026	€1,500,000,000	€1,387,367,934	€1,266,802,737	€1,101,407,112	€863,540,966
55	12/2026	€1,500,000,000	€1,378,890,728	€1,256,944,296	€1,090,008,059	€850,761,875
56	01/2027	€1,500,000,000	€1,370,421,637	€1,247,122,822	€1,078,692,597	€838,145,178
57	02/2027	€1,500,000,000	€1,361,944,763	€1,237,323,762	€1,067,447,733	€825,679,332
58	03/2027	€1,500,000,000	€1,353,468,374	€1,227,554,581	€1,056,279,548	€813,367,673
59	04/2027	€1,500,000,000	€1,344,994,303	€1,217,816,864	€1,045,189,017	€801,209,548
60	05/2027	€1,500,000,000	€1,336,518,285	€1,208,106,674	€1,034,172,372	€789,200,682
61	06/2027	€1,500,000,000	€1,328,045,548	€1,198,428,665	€1,023,233,218	€777,342,465
62	07/2027	€1,500,000,000	€1,319,573,533	€1,188,780,449	€1,012,369,122	€765,631,680
63	08/2027	€1,500,000,000	€1,311,097,971	€1,179,158,111	€1,001,576,378	€754,064,195
64	09/2027	€1,500,000,000	€1,302,619,206	€1,169,561,906	€990,854,848	€742,638,615
65	10/2027	€1,500,000,000	€1,294,136,859	€1,159,991,437	€980,203,846	€731,353,144
66	11/2027	€1,500,000,000	€1,285,654,436	€1,150,449,789	€969,625,619	€720,208,188
67	12/2027	€1,500,000,000	€1,277,169,898	€1,140,935,071	€959,118,210	€709,201,020
68	01/2028	€1,500,000,000	€1,268,698,775	€1,131,461,071	€948,692,828	€698,338,642
69	02/2028	€1,500,000,000	€1,260,231,802	€1,122,019,410	€938,342,020	€687,614,243
70	03/2028	€1,500,000,000	€1,251,763,407	€1,112,605,049	€928,061,199	€677,023,209
71	04/2028	€1,500,000,000	€1,243,303,812	€1,103,226,994	€917,857,505	€666,569,513
72	05/2028	€1,500,000,000	€1,234,846,638	€1,093,879,485	€907,725,749	€656,248,132
73	06/2028	€1,500,000,000	€1,226,396,916	€1,084,566,893	€897,669,181	€646,060,192
74	07/2028	€1,500,000,000	€1,217,962,309	€1,075,295,881	€887,692,904	€636,008,115
75	08/2028	€1,500,000,000	€1,209,531,466	€1,066,056,308	€877,788,131	€626,084,360
76	09/2028	€1,500,000,000	€1,201,107,463	€1,056,850,794	€867,956,645	€616,289,013
77	10/2028	€1,500,000,000	€1,192,693,243	€1,047,681,828	€858,200,097	€606,622,053
78	11/2028	€1,500,000,000	€1,184,292,370	€1,038,552,423	€848,520,552	€597,083,738
79	12/2028	€1,500,000,000	€1,175,902,230	€1,029,460,163	€838,915,623	€587,671,191
80	01/2029	€1,500,000,000	€1,167,522,547	€1,020,404,694	€829,384,621	€578,382,760
81	02/2029	€1,500,000,000	€1,159,146,948	€1,011,380,340	€819,922,552	€569,213,819
82	03/2029	€1,000,000,000	€1,150,770,335	€1,002,382,575	€810,525,397	€560,160,489
83	04/2029	€1,000,000,000	€1,142,398,451	€993,416,333	€801,196,805	€551,224,226
84	05/2029	€1,000,000,000	€1,134,025,964	€984,476,895	€791,932,625	€542,401,103
85	06/2029	€1,000,000,000	€1,125,657,995	€975,568,636	€782,736,040	€533,692,257
86	07/2029	€1,000,000,000	€1,117,307,143	€966,702,372	€773,615,352	€525,102,266
87	08/2029	€1,000,000,000	€1,108,975,164	€957,879,478	€764,571,241	€516,630,466
88	09/2029	€1,000,000,000	€1,100,652,719	€949,091,752	€755,596,753	€508,271,057
89	10/2029	€1,000,000,000	€1,092,342,787	€940,341,652	€746,693,466	€500,024,046
90	11/2029	€1,000,000,000	€1,084,049,569	€931,632,668	€737,863,760	€491,889,964
91	12/2029	€1,000,000,000	€1,075,775,900	€922,967,095	€729,109,042	€483,868,675
92	01/2030	€1,000,000,000	€1,067,556,101	€914,374,180	€720,451,938	€475,974,054
93	02/2030	€1,000,000,000	€1,059,340,740	€905,811,357	€711,858,403	€468,182,442
94	03/2030	€1,000,000,000	€1,051,129,339	€897,278,134	€703,327,718	€460,492,416
95	04/2030	€1,000,000,000	€1,042,936,042	€888,786,485	€694,868,917	€452,908,922
96	05/2030	€1,000,000,000	€1,034,752,483	€880,329,150	€686,475,938	€445,427,014
97	06/2030	€1,000,000,000	€1,026,577,258	€871,904,831	€678,147,422	€438,044,862
98	07/2030	€1,000,000,000	€1,018,426,124	€863,526,790	€669,893,310	€430,767,925
99	08/2030	€1,000,000,000	€1,010,282,358	€855,180,706	€661,702,100	€423,587,828
100	09/2030	€1,000,000,000	€1,002,143,025	€846,864,001	€653,571,469	€416,502,187



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	10/2030	€1,000,000,000	€994,031,685	€838,596,473	€645,516,339	€409,519,591
102	11/2030	€1,000,000,000	€985,941,723	€830,372,367	€637,531,856	€402,635,975
103	12/2030	€1,000,000,000	€977,883,712	€822,200,422	€629,624,314	€395,854,347
104	01/2031	€1,000,000,000	€969,850,496	€814,074,432	€621,788,527	€389,170,466
105	02/2031	€500,000,000	€961,827,561	€805,982,069	€614,014,693	€382,577,280
106	03/2031	€500,000,000	€953,825,483	€797,932,075	€606,309,121	€376,077,849
107	04/2031	€500,000,000	€945,845,286	€789,925,157	€598,671,960	€369,671,366
108	05/2031	€500,000,000	€937,875,984	€781,952,002	€591,095,785	€363,352,372
109	06/2031	€500,000,000	€929,925,839	€774,019,382	€583,585,371	€357,122,963
110	07/2031	€500,000,000	€921,993,484	€766,126,020	€576,139,388	€350,981,470
111	08/2031	€500,000,000	€914,080,504	€758,273,095	€568,758,363	€344,927,371
112	09/2031	€500,000,000	€906,184,067	€750,458,121	€561,440,069	€338,958,485
113	10/2031	€500,000,000	€898,313,718	€742,688,863	€554,189,953	€333,077,269
114	11/2031	€500,000,000	€890,463,792	€734,960,475	€547,004,016	€327,280,481
115	12/2031	€500,000,000	€882,626,591	€727,266,471	€539,877,081	€321,564,223
116	01/2032	€500,000,000	€874,813,751	€719,616,312	€532,815,829	€315,931,691
117	02/2032	€500,000,000	€867,007,881	€711,995,556	€525,809,220	€310,375,557
118	03/2032	€500,000,000	€859,212,520	€704,407,018	€518,859,033	€304,896,149
119	04/2032	€500,000,000	€851,419,249	€696,843,706	€511,959,827	€299,489,557
120	05/2032	€500,000,000	€843,626,642	€689,304,388	€505,110,433	€294,154,421
121	06/2032	€500,000,000	€835,837,401	€681,791,209	€498,312,162	€288,890,839
122	07/2032	€500,000,000	€828,058,984	€674,310,169	€491,569,121	€283,700,512
123	08/2032	€500,000,000	€820,280,007	€666,851,914	€484,874,205	€278,578,662
124	09/2032	€500,000,000	€812,497,666	€659,414,113	€478,225,478	€273,523,547
125	10/2032	€500,000,000	€804,719,749	€652,003,032	€471,627,241	€268,537,000
126	11/2032	€500,000,000	€796,943,660	€644,616,496	€465,077,657	€263,617,337
127	12/2032	€500,000,000	€789,171,617	€637,256,232	€458,577,715	€258,764,492
128	01/2033	€500,000,000	€781,404,697	€629,923,037	€452,127,726	€253,978,011
129	02/2033	€500,000,000	€773,643,742	€622,617,510	€445,727,853	€249,257,361
130	03/2033	€500,000,000	€765,896,640	€615,345,909	€439,382,297	€244,604,260
131	04/2033	€500,000,000	€758,157,296	€608,103,232	€433,087,195	€240,015,919
132	05/2033	€500,000,000	€750,428,175	€600,891,366	€426,843,615	€235,492,313
133	06/2033	€500,000,000	€742,720,545	€593,719,222	€420,657,590	€231,036,138
134	07/2033	€500,000,000	€735,039,536	€586,590,751	€414,531,583	€226,648,085
135	08/2033	€500,000,000	€727,376,278	€579,498,725	€408,460,150	€222,324,521
136	09/2033	€500,000,000	€719,726,118	€572,439,316	€402,440,293	€218,063,195
137	10/2033	€500,000,000	€712,103,010	€565,423,497	€396,479,419	€213,867,506
138	11/2033	€500,000,000	€704,491,496	€558,438,852	€390,568,502	€209,731,959
139	12/2033	€500,000,000	€696,913,660	€551,502,756	€384,719,387	€205,662,311
140	01/2034	€500,000,000	€689,364,641	€544,611,181	€378,928,902	€201,656,216
141	02/2034	€500,000,000	€681,824,386	€537,748,143	€373,185,613	€197,706,986
142	03/2034	€500,000,000	€674,304,800	€530,922,927	€367,495,688	€193,817,333
143	04/2034	€500,000,000	€666,791,037	€524,123,728	€361,850,671	€189,982,234
144	05/2034	€500,000,000	€659,282,941	€517,350,350	€356,250,188	€186,200,975
145	06/2034	€500,000,000	€651,792,610	€510,612,192	€350,700,455	€182,476,281
146	07/2034	€500,000,000	€644,325,030	€503,913,032	€345,203,773	€178,808,791
147	08/2034	€500,000,000	€636,879,716	€497,252,351	€339,759,479	€175,197,602
148	09/2034	€500,000,000	€629,458,425	€490,631,375	€334,368,109	€171,642,435
149	10/2034	€500,000,000	€622,062,795	€484,051,237	€329,030,123	€168,142,972
150	11/2034	€500,000,000	€614,705,827	€477,521,881	€323,751,952	€164,701,934



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	12/2034	€500,000,000	€607,393,260	€471,047,556	€318,536,107	€161,320,000
152	01/2035	€500,000,000	€600,153,335	€464,649,901	€313,396,800	€158,003,731
153	02/2035	€500,000,000	€592,925,012	€458,281,406	€308,301,572	€154,736,143
154	03/2035	€500,000,000	€585,706,486	€451,940,580	€303,249,180	€151,516,142
155	04/2035	€500,000,000	€578,507,917	€445,635,162	€298,244,567	€148,345,731
156	05/2035	€500,000,000	€571,315,788	€439,354,632	€293,280,437	€145,220,808
157	06/2035	€500,000,000	€564,149,437	€433,113,761	€288,366,404	€142,145,677
158	07/2035	€500,000,000	€557,029,079	€426,927,894	€283,512,365	€139,124,700
159	08/2035	€500,000,000	€549,935,423	€420,782,043	€278,708,019	€136,152,288
160	09/2035	€500,000,000	€542,879,116	€414,684,190	€273,958,348	€133,230,378
161	10/2035	€500,000,000	€535,862,566	€408,635,978	€269,264,101	€130,358,820
162	11/2035	€500,000,000	€528,892,686	€402,642,471	€264,628,267	€127,538,539
163	12/2035	€500,000,000	€521,978,472	€396,710,279	€260,054,814	€124,770,911
164	01/2036	€500,000,000	€515,112,897	€390,833,808	€255,539,689	€122,053,448
165	02/2036	€500,000,000	€508,271,881	€384,994,588	€251,070,482	€119,379,729
166	03/2036	€500,000,000	€501,473,396	€379,206,068	€246,655,671	€116,753,331
167	04/2036	€500,000,000	€494,719,516	€373,469,605	€242,295,798	€114,174,022
168	05/2036	€500,000,000	€488,004,426	€367,780,603	€237,987,548	€111,639,760
169	06/2036	€500,000,000	€481,329,952	€362,140,241	€233,731,365	€109,150,290
170	07/2036	€500,000,000	€474,717,089	€356,564,092	€229,536,951	€106,709,663
171	08/2036	€500,000,000	€468,142,169	€351,034,129	€225,392,333	€104,311,820
172	09/2036	€500,000,000	€461,599,743	€345,546,085	€221,294,473	€101,954,921
173	10/2036	€500,000,000	€455,100,261	€340,107,605	€217,247,970	€99,640,660
174	11/2036	€500,000,000	€448,648,380	€334,721,956	€213,254,587	€97,369,399
175	12/2036	€500,000,000	€442,250,048	€329,393,349	€209,316,661	€95,141,753
176	01/2037	€500,000,000	€435,895,878	€324,114,558	€205,429,262	€92,955,031
177	02/2037	€500,000,000	€429,569,847	€318,873,483	€201,584,422	€90,805,218
178	03/2037	€500,000,000	€423,262,081	€313,662,659	€197,777,178	€88,689,714
179	04/2037	€500,000,000	€416,976,805	€308,485,101	€194,009,208	€86,608,928
180	05/2037	€500,000,000	€410,711,152	€303,338,567	€190,278,875	€84,561,784
181	06/2037	€500,000,000	€404,472,475	€298,228,365	€186,589,278	€82,549,318
182	07/2037	€500,000,000	€398,245,528	€293,143,132	€182,933,084	€80,567,948
183	08/2037	€500,000,000	€392,022,846	€288,077,296	€179,306,634	€78,615,765
184	09/2037	€500,000,000	€385,804,843	€283,031,106	€175,709,923	€76,692,487
185	10/2037	€500,000,000	€379,597,905	€278,009,182	€172,145,651	€74,799,006
186	11/2037	€500,000,000	€373,419,973	€273,024,561	€168,621,685	€72,938,435
187	12/2037	€500,000,000	€367,264,733	€268,072,485	€165,134,852	€71,109,070
188	01/2038	€500,000,000	€361,146,332	€263,163,141	€161,691,190	€69,313,185
189	02/2038	€500,000,000	€355,051,981	€258,287,050	€158,284,622	€67,547,840
190	03/2038	€500,000,000	€348,982,428	€253,444,629	€154,915,180	€65,812,738
191	04/2038	€500,000,000	€342,941,236	€248,638,330	€151,584,138	€64,108,111
192	05/2038	€500,000,000	€336,929,502	€243,868,806	€148,291,659	€62,433,717
193	06/2038	€500,000,000	€330,957,434	€239,143,285	€145,041,893	€60,790,983
194	07/2038	€500,000,000	€325,020,797	€234,458,532	€141,832,613	€59,178,650
195	08/2038	€500,000,000	€319,108,096	€229,806,100	€138,658,472	€57,594,180
196	09/2038	€500,000,000	€313,219,345	€225,185,876	€135,519,190	€56,037,175
197	10/2038	€500,000,000	€307,359,229	€220,601,097	€132,416,502	€54,508,068
198	11/2038	€500,000,000	€301,543,944	€216,063,228	€129,357,049	€53,009,294
199	12/2038	€500,000,000	€295,773,766	€211,572,267	€126,340,553	€51,540,418
200	01/2039	€500,000,000	€290,044,197	€207,124,804	€123,364,708	€50,100,186

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	02/2039	€500,000,000	€284,346,532	€202,714,448	€120,425,463	€48,686,659
202	03/2039	€500,000,000	€278,682,171	€198,342,048	€117,523,092	€47,299,668
203	04/2039	€500,000,000	€273,049,722	€194,006,458	€114,656,689	€45,938,575
204	05/2039	€500,000,000	€267,453,430	€189,710,540	€111,827,718	€44,603,695
205	06/2039	€500,000,000	€261,898,257	€185,457,642	€109,037,913	€43,295,439
206	07/2039	€500,000,000	€256,410,072	€181,265,873	€106,297,644	€42,017,624
207	08/2039	€500,000,000	€250,977,505	€177,126,933	€103,601,726	€40,767,876
208	09/2039	€500,000,000	€245,610,513	€173,047,607	€100,953,825	€39,547,325
209	10/2039	€500,000,000	€240,312,630	€169,030,113	€98,354,912	€38,356,029
210	11/2039	€500,000,000	€235,077,571	€165,069,760	€95,801,936	€37,192,478
211	12/2039	€500,000,000	€229,910,471	€161,169,892	€93,296,527	€36,056,996
212	01/2040	€500,000,000	€224,911,923	€157,400,636	€90,878,854	€34,964,727
213	02/2040	€500,000,000	€219,948,072	€153,667,846	€88,494,067	€33,894,147
214	03/2040	€500,000,000	€215,008,485	€149,964,092	€86,137,691	€32,843,317
215	04/2040	€500,000,000	€210,095,642	€146,290,986	€83,810,476	€31,812,320
216	05/2040	€500,000,000	€205,213,327	€142,651,034	€81,513,672	€30,801,419
217	06/2040	€500,000,000	€200,378,087	€139,055,582	€79,253,555	€29,812,766
218	07/2040	€500,000,000	€195,608,585	€135,517,366	€77,037,126	€28,848,739
219	08/2040	€500,000,000	€190,888,861	€132,025,089	€74,857,684	€27,906,565
220	09/2040	€500,000,000	€186,238,840	€128,592,304	€72,722,649	€26,988,760
221	10/2040	€500,000,000	€181,668,277	€125,225,466	€70,635,360	€26,096,283
222	11/2040	€500,000,000	€177,183,327	€121,928,506	€68,597,699	€25,229,537
223	12/2040	€500,000,000	€172,815,403	€118,722,679	€66,621,250	€24,392,468
224	01/2041	€500,000,000	€168,535,767	€115,587,843	€64,694,304	€23,580,459
225	02/2041	€500,000,000	€164,314,929	€112,503,476	€62,805,058	€22,788,937
226	03/2041	€500,000,000	€160,146,219	€109,464,790	€60,950,591	€22,016,619
227	04/2041	€500,000,000	€156,060,482	€106,492,627	€59,142,246	€21,267,368
228	05/2041	€500,000,000	€152,047,254	€103,579,550	€57,375,579	€20,539,329
229	06/2041	€500,000,000	€148,125,530	€100,738,202	€55,657,289	€19,834,647
230	07/2041	€500,000,000	€144,295,340	€97,968,266	€53,986,861	€19,152,865
231	08/2041	€500,000,000	€140,537,504	€95,256,406	€52,356,624	€18,491,006
232	09/2041	€500,000,000	€136,858,036	€92,606,421	€50,768,384	€17,849,477
233	10/2041	€0	€133,254,660	€90,016,483	€49,220,846	€17,227,588
234	11/2041	€0	€129,725,948	€87,485,349	€47,713,047	€16,624,775
235	12/2041	€0	€126,279,209	€85,017,664	€46,247,237	€16,041,599
236	01/2042	€0	€122,894,781	€82,599,914	€44,815,785	€15,475,195
237	02/2042	€0	€119,565,002	€80,226,726	€43,415,547	€14,924,289
238	03/2042	€0	€116,274,355	€77,887,502	€42,040,588	€14,386,673
239	04/2042	€0	€113,009,411	€75,573,109	€40,685,821	€13,860,469
240	05/2042	€0	€109,753,973	€73,272,627	€39,345,254	€13,343,521
241	06/2042	€0	€106,514,773	€70,990,494	€38,021,180	€12,836,508
242	07/2042	€0	€103,295,106	€68,728,828	€36,714,627	€12,339,674
243	08/2042	€0	€100,088,468	€66,483,225	€35,423,140	€11,852,088
244	09/2042	€0	€96,900,565	€64,257,405	€34,148,604	€11,374,282
245	10/2042	€0	€93,733,999	€62,053,011	€32,891,783	€10,906,407
246	11/2042	€0	€90,592,722	€59,872,565	€31,653,899	€10,448,760
247	12/2042	€0	€87,481,043	€57,718,807	€30,436,275	€10,001,664
248	01/2043	€0	€84,393,816	€55,588,231	€29,236,932	€9,564,358
249	02/2043	€0	€81,336,595	€53,484,391	€28,057,618	€9,137,304
250	03/2043	€0	€78,314,875	€51,410,777	€26,900,026	€8,720,938

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	04/2043	€0	€75,339,929	€49,374,641	€25,767,796	€8,316,317
252	05/2043	€0	€72,413,547	€47,376,984	€24,661,275	€7,923,417
253	06/2043	€0	€69,532,130	€45,415,277	€23,578,973	€7,541,628
254	07/2043	€0	€66,704,637	€43,495,196	€22,523,662	€7,171,706
255	08/2043	€0	€63,913,648	€41,605,209	€21,489,198	€6,811,565
256	09/2043	€0	€61,157,629	€39,744,185	€20,474,858	€6,460,868
257	10/2043	€0	€58,442,178	€37,915,622	€19,482,302	€6,120,029
258	11/2043	€0	€55,762,416	€36,116,213	€18,509,688	€5,788,360
259	12/2043	€0	€53,122,433	€34,348,472	€17,558,164	€5,466,115
260	01/2044	€0	€50,528,281	€32,616,160	€16,629,504	€5,153,737
261	02/2044	€0	€47,969,833	€30,912,587	€15,720,148	€4,850,012
262	03/2044	€0	€45,450,875	€29,240,058	€14,831,132	€4,555,161
263	04/2044	€0	€42,957,133	€27,589,264	€13,957,607	€4,267,599
264	05/2044	€0	€40,491,175	€25,961,755	€13,100,253	€3,987,453
265	06/2044	€0	€38,046,138	€24,353,034	€12,256,699	€3,713,921
266	07/2044	€0	€35,666,621	€22,791,521	€11,441,120	€3,451,206
267	08/2044	€0	€33,352,796	€21,277,100	€10,653,258	€3,199,102
268	09/2044	€0	€31,089,896	€19,800,142	€9,888,106	€2,955,983
269	10/2044	€0	€28,896,259	€18,372,129	€9,151,222	€2,723,399
270	11/2044	€0	€26,767,615	€16,990,117	€8,440,940	€2,500,726
271	12/2044	€0	€24,712,465	€15,659,274	€7,759,627	€2,288,545
272	01/2045	€0	€22,896,599	€14,484,228	€7,158,786	€2,101,847
273	02/2045	€0	€21,098,128	€13,324,077	€6,568,345	€1,919,822
274	03/2045	€0	€19,316,737	€12,178,557	€5,988,105	€1,742,359
275	04/2045	€0	€17,558,423	€11,051,378	€5,419,819	€1,569,916
276	05/2045	€0	€15,833,187	€9,948,740	€4,866,439	€1,403,286
277	06/2045	€0	€14,160,236	€8,882,579	€4,333,682	€1,244,042
278	07/2045	€0	€12,565,181	€7,868,758	€3,829,120	€1,094,259
279	08/2045	€0	€11,025,913	€6,893,199	€3,345,711	€951,816
280	09/2045	€0	€9,571,976	€5,974,158	€2,892,138	€819,081
281	10/2045	€0	€8,230,520	€5,128,274	€2,476,215	€698,135
282	11/2045	€0	€7,007,505	€4,358,893	€2,099,269	€589,199
283	12/2045	€0	€5,907,716	€3,668,607	€1,762,252	€492,386
284	01/2046	€0	€4,940,547	€3,062,849	€1,467,463	€408,176
285	02/2046	€0	€4,067,750	€2,517,524	€1,203,067	€333,130
286	03/2046	€0	€3,277,355	€2,024,938	€965,168	€266,054
287	04/2046	€0	€2,579,057	€1,590,809	€756,282	€207,536
288	05/2046	€0	€1,983,941	€1,221,672	€579,289	€158,252
289	06/2046	€0	€1,469,039	€903,084	€427,114	€116,156
290	07/2046	€0	€1,075,304	€659,925	€311,304	€84,280
291	08/2046	€0	€758,475	€464,701	€218,644	€58,928
292	09/2046	€0	€509,884	€311,869	€146,357	€39,268
293	10/2046	€0	€316,957	€193,540	€90,591	€24,197
294	11/2046	€0	€186,468	€113,669	€53,068	€14,111
295	12/2046	€0	€94,099	€57,265	€26,666	€7,058
296	01/2047	€0	€23,375	€14,202	€6,596	€1,738
297	02/2047	€0	€492	€298	€138	€36
298	03/2047	€0	€0	€0	€0	€0
299	04/2047	€0	€0	€0	€0	€0
300	05/2047	€0	€0	€0	€0	€0



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	06/2047	€0	€0	€0	€0	€0
302	07/2047	€0	€0	€0	€0	€0
303	08/2047	€0	€0	€0	€0	€0
304	09/2047	€0	€0	€0	€0	€0
305	10/2047	€0	€0	€0	€0	€0
306	11/2047	€0	€0	€0	€0	€0
307	12/2047	€0	€0	€0	€0	€0
308	01/2048	€0	€0	€0	€0	€0
309	02/2048	€0	€0	€0	€0	€0
310	03/2048	€0	€0	€0	€0	€0
311	04/2048	€0	€0	€0	€0	€0
312	05/2048	€0	€0	€0	€0	€0
313	06/2048	€0	€0	€0	€0	€0
314	07/2048	€0	€0	€0	€0	€0
315	08/2048	€0	€0	€0	€0	€0
316	09/2048	€0	€0	€0	€0	€0
317	10/2048	€0	€0	€0	€0	€0
318	11/2048	€0	€0	€0	€0	€0
319	12/2048	€0	€0	€0	€0	€0
320	01/2049	€0	€0	€0	€0	€0
321	02/2049	€0	€0	€0	€0	€0
322	03/2049	€0	€0	€0	€0	€0
323	04/2049	€0	€0	€0	€0	€0
324	05/2049	€0	€0	€0	€0	€0
325	06/2049	€0	€0	€0	€0	€0
326	07/2049	€0	€0	€0	€0	€0
327	08/2049	€0	€0	€0	€0	€0
328	09/2049	€0	€0	€0	€0	€0
329	10/2049	€0	€0	€0	€0	€0
330	11/2049	€0	€0	€0	€0	€0
331	12/2049	€0	€0	€0	€0	€0
332	01/2050	€0	€0	€0	€0	€0
333	02/2050	€0	€0	€0	€0	€0
334	03/2050	€0	€0	€0	€0	€0
335	04/2050	€0	€0	€0	€0	€0
336	05/2050	€0	€0	€0	€0	€0
337	06/2050	€0	€0	€0	€0	€0
338	07/2050	€0	€0	€0	€0	€0
339	08/2050	€0	€0	€0	€0	€0
340	09/2050	€0	€0	€0	€0	€0
341	10/2050	€0	€0	€0	€0	€0
342	11/2050	€0	€0	€0	€0	€0
343	12/2050	€0	€0	€0	€0	€0
344	01/2051	€0	€0	€0	€0	€0
345	02/2051	€0	€0	€0	€0	€0
346	03/2051	€0	€0	€0	€0	€0
347	04/2051	€0	€0	€0	€0	€0
348	05/2051	€0	€0	€0	€0	€0
349	06/2051	€0	€0	€0	€0	€0
350	07/2051	€0	€0	€0	€0	€0



Residential Mortgage Pandbrieven Programme

Amortisation

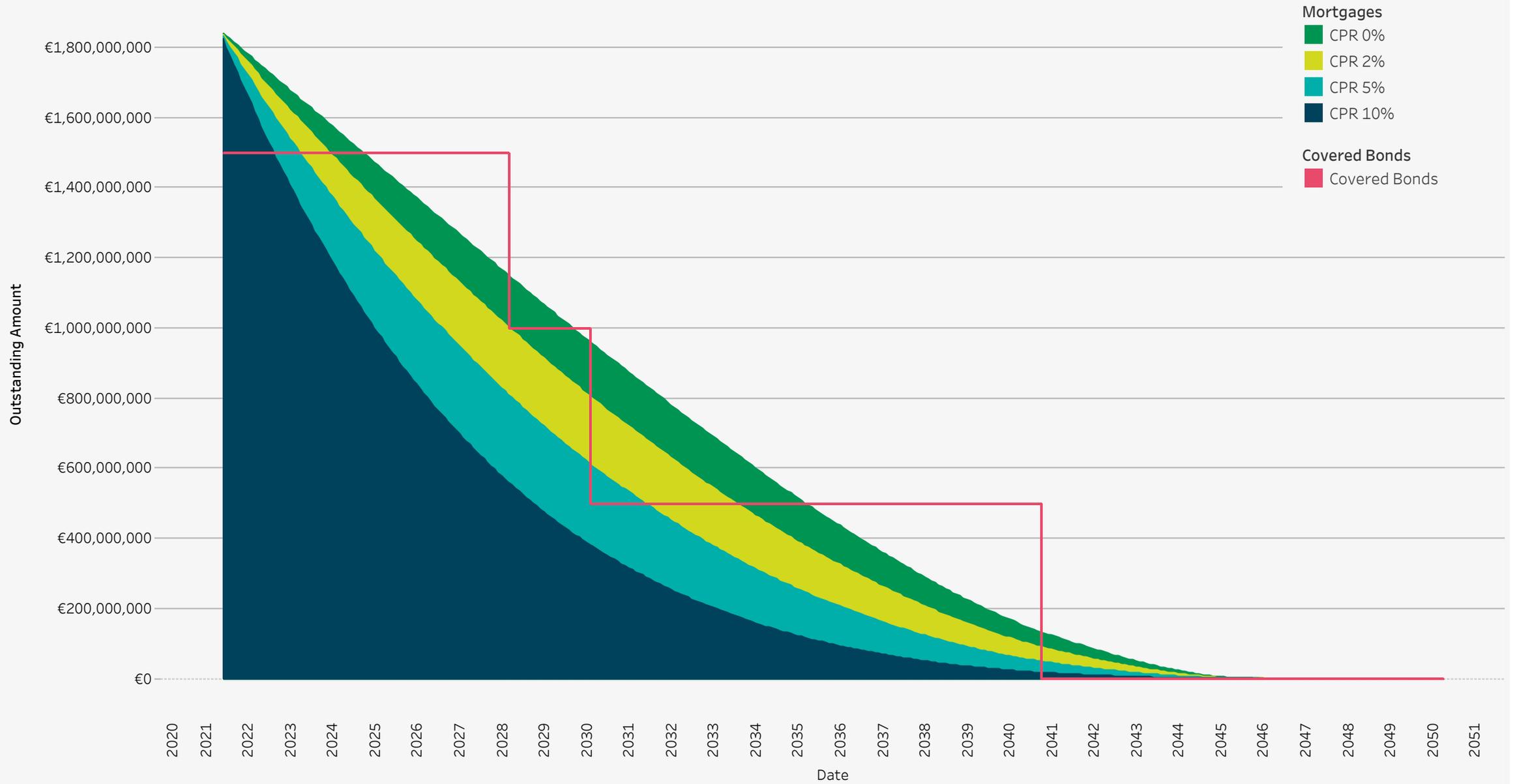
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	08/2051	€0	€0	€0	€0	€0
352	09/2051	€0	€0	€0	€0	€0
353	10/2051	€0	€0	€0	€0	€0
354	11/2051	€0	€0	€0	€0	€0
355	12/2051	€0	€0	€0	€0	€0
356	01/2052	€0	€0	€0	€0	€0
357	02/2052	€0	€0	€0	€0	€0
358	03/2052	€0	€0	€0	€0	€0
359	04/2052	€0	€0	€0	€0	€0
360	05/2052	€0	€0	€0	€0	€0



Residential Mortgage Pandbrieven Programme

2. Amortisation Graph





Residential Mortgage Pandbrieven Programme

Definitions & Remarks

Interest and Principal Coverage Test

The interest and principal coverage test is done at the CPR which is derived from Argenta Spaarbank's internal Prepayment model. This CPR changes over time.

Costs, Fees and Expenses Related to Covered Bonds are simulated based on the assumption of a fixed amount of EUR 5 million p.a. and 7 bp on the outstanding mortgage loan balance.

Liquidity Test

The liquidity test is done as defined in the Royal Decree. The liquidity test is done at the most conservative CPR assumption, being the CPR at which the cash flow comes in at the slowest speed, being 0% CPR.

Original Loan to Initial Value

Original Loan to Initial Value is defined as the ratio of the sum of the initial (active) credit opening a client has been granted divided by the sum of the initial property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation.

Current Loan to Current Value

Current Loan to Current Value is defined as the ratio of the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of the current property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation. The current property value is the value derived after indexation.

Loan to Mortgage Inscription Ratio

The Loan to Mortgage Inscription gives the ratio between the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of all first and subsequent ranking mortgage inscriptions which the client has granted to Argenta Spaarbank. In case this ratio is in excess of 100%, the part above 100% is typically secured by a mandate.

Interest Type

The interest type "Fixed for Life" means that the interest rate of a loan is fixed during the entire (remaining) life of the loan. The interest type "Fixed with Resets" is a type whereby the loan has more than one fixed interest period during the entire life. The interest resets and corresponding caps are legally defined in Belgium and are based on the OLO rates.

Amortisation Profiles

For the purpose of calculating the amortisation profiles, the interest and principal payments, loans with a resettable rate are simulated using the relevant forward OLO rates in order to simulate the interest resets and the resulting monthly interest and principal payments amounts.



Residential Mortgage Pandbrieven Programme

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